

Data protection consent form for consulting and support

The purpose of this data protection consent form is to inform you transparently about how Swiss Life Ltd and its general agencies process your personal data within the scope their acquisition, consulting and customer support remit as well as with regard to pension and financial analysis, financial, pension, inheritance and estate planning and the pension and insurance check (hereinafter "consulting and support").

1 Introduction

Swiss Life and its general agencies (hereinafter Swiss Life or "we") attach great importance to the protection of your privacy and the confidentiality of their customers' and employees' data. Accordingly, Swiss Life complies with the relevant principles of data protection legislation, including the special conditions governing occupational provisions, the Federal Law on Insurance Contracts, Swiss insurance supervision legislation and the other legal or regulatory requirements.

This includes ensuring that Swiss Life adequately and consistently protects its customers' personal data and that it applies and implements the requirements of confidentiality, integrity, availability, traceability and proportionality in the processing and administration of your data in a targeted manner for your protection.

We would like to provide you with an overview of the processes involving your personal data in connection with acquisition activities and the advice and support provided by Swiss Life and its general agencies.

Unless expressly stated otherwise, this data protection consent form applies exclusively for the purposes stated herein. Further general information on data protection at Swiss Life can be found in our general data protection consent form:

<https://www.swisslife.ch/en/about-us/footer/privacy.html>.

2 Controller for data processing and data protection officer at Swiss Life

Responsibility for the data collection and processing described here lies with

Swiss Life Ltd
General-Guisan-Quai 40
P.O. Box
8022 Zurich

If you have any questions or concerns regarding data protection law, you can contact us and our data protection officer at the following address or by e-mail:

Swiss Life Ltd
Data Protection Officer
Compliance Switzerland
General-Guisan-Quai 40
P.O. Box
8022 Zurich

E-mail: datenschutz@swisslife.ch

3 Processing purposes and processing principles

Swiss Life processes your personal data for the following purposes.

3.1 Acquisition

3.1.1 Initiation of contact following a recommendation

Swiss Life processes personal data that it receives from third parties to contact the recommended person.

Personal data such as last name, first name, telephone number and any other data will be processed if the third party has communicated them to us.

3.1.2 Contact with interested parties

Swiss Life processes personal data that Swiss Life receives directly from interested parties (whether the interested party contacts Swiss Life or Swiss Life contacts an interested party) to initiate contact.

Personal data such as last name, first name, telephone number and any other data will be processed if an interested party has communicated them to us.

3.2 Consulting for interested parties and customers

Personal data are processed for the following consulting topics:

- premium calculation;
- a needs-based pension and financial analysis;
- financial and/or pension planning;
- inheritance and estate planning;
- a pension and insurance check and/or
- advice on products from Swiss Life or our cooperation partners.

3.3 Supporting Swiss Life customers

Personal data are processed for the following activities as part of Swiss Life customer support:

- Contract administration and support.

- If we identify a need in one of our consulting areas, we will contact you if possible and inform you accordingly and/or forward your data to the relevant offices or to one of the cooperation partners listed under no. 9. If necessary, we will obtain your separate consent for this.

3.4 Further processing purposes

- Statistical evaluations (e.g. for market research) and for marketing purposes within the Swiss Life Group. Processing for marketing purposes will not take place unless you have expressly requested it; where necessary, it will be carried out after you have specifically consented to it.

Please note: Information on any offer for Swiss Life products can be found here:
<https://www.swisslife.ch/en/about-us/footer/privacy.html>.

4 Category of processed personal data

The personal data processed by Swiss Life comprise the personal data communicated by you and publicly accessible data. In particular, we process the following personal data of insured persons in order to settle the vested benefits policies:

- Personal data: This specifically includes first and last name, gender, date of birth, address, payment address, marital status etc.;
- Data for a premium calculation;
- Data for the preparation of consultations, analyses (e.g. pension or financial analysis) and contracts.

5 Principle of data economy, Privacy by Default

In accordance with the principle of data economy, we only obtain the data that we actually need for processing the transaction (granting a mortgages (necessity). Our systems and services are configured to guarantee maximum protection for your personal data.

6 Marketing activities, profiling

We can also use your data to offer you customised products and services. Furthermore, in order to better meet your requirements we can also create client profiles relating to you and allocate you to advertising groups for individualised, targeted advertising (though we do not use any highly sensitive personal data, health data for example). Our legitimate interest is for you to be informed quickly and effectively about our products and services that may be of interest to you.

In addition, Swiss Life has entered into cooperation agreements with selected partners so that we can also make you offers from other insurance companies. If you have concluded such an insurance contract, your data may be exchanged between the partners on that basis and, if you have given your consent, processed for marketing purposes.

We will also contact you occasionally for market research purposes and use the results in an anonymous form for various questions within the company. We will ask you about your

experience with Swiss Life for our customer satisfaction survey. In some cases, we also use the results of this survey to contact you personally, to be able to actively respond to your concerns and to improve our internal processes. We also collect, store and process your data for the evaluation, improvement and new development of services and functions.

Our legitimate interest in this is that our products and services are continuously developed and thus meet the needs of our customers.

On the basis of consent given or of legitimate interest on the part of Swiss Life, we also process your personal data for the following purposes: to permanently improve your purchasing experience and to make it customer-friendly and individual for you, to communicate about certain products or marketing campaigns, and to recommend products or services that may interest you. We process your personal data on a partially automated basis with the aim of assessing specific personal aspects (profiling) or compiling a preselection for your inquiry about a product.

We specifically make use of profiling so that we can inform you about products in a targeted manner and advise you according to your needs. To do so we deploy evaluation tools that facilitate corresponding communication and advertising, including market and opinion research.

If the data processing takes place in the present context on the basis of legitimate interest on our part, we conduct an internal balancing of interests in advance, depending on the type of data affected in the individual case. We also closely follow industry standards when processing data. In such cases, you have the right to object at any time to our use of your personal data and the creation of client profiles for marketing purposes.

7 Automation of individual decisions

Swiss Life does not make any automated individual decisions based on personal data. Should this change in the future, Swiss Life will ensure transparency and the associated rights.

8 Procurement of personal data (with your consent)

As part of the consultation and our business relationship, you provide us with personal data – which may be highly sensitive – that are needed for recording and carrying out a consultation and for fulfilling the associated contractual obligations. Without these data we are normally unable to provide you with adequate advice, conclude or process a contract with you or provide you with services.

9 Data transfer, processing on behalf of Swiss Life and disclosure abroad

For the above-mentioned processing, we may transfer your data – in particular for storage and processing purposes – to Group companies and, if applicable, to service providers in Switzerland and abroad, which on our behalf provide general services (e.g. payment transactions, contract administration) or IT services such as hosting (management of server hardware and software), housing (management of server hardware) and cloud

computing (IT infrastructure which can be accessed via the internet). Swiss Life reserves the right to outsource certain business areas and services (e.g. contract administration, payment transactions, IT) and the processing of personal data in whole or in part to third parties in Switzerland and abroad.

Insofar as service companies (“processing entities”) are used, these personal data may only be processed in compliance with the relevant legal and contractual requirements and only in the manner that Swiss Life itself would most likely proceed. In particular, they may not use the data for their own purposes.

Swiss Life carefully selects the companies employed in this process, concludes written contracts with them (which include, in particular, the technical and organisational measures to be taken) and monitors proper compliance. In close collaboration with processing entities (hosting providers for example), Swiss Life targets a high level of protection in order to protect personal data against unauthorised access, loss or misuse and, in doing so, to safeguard the confidentiality, integrity and availability of your data.

If requested or preferred by you and/or legally permissible or prescribed, data may also be relayed to other third parties, e.g. to our cooperation partners. An overview of our cooperation partners can be found here: <https://www.swisslife.ch/de/ueber-uns/unternehmensprofil/partner/kooperationspartner.html>.

No data will be relayed for purposes other than those mentioned here without the consent of the data subject.

10 Data acquisition from third parties

Swiss Life processes data obtained directly from the data subject or from third parties. Data may be obtained from third parties on the basis of a recommendation from the family or working group. In all these cases, we assume that the data subjects have already been informed about the forwarding of their data, otherwise Swiss Life would take steps to ensure transparent data processing.

We endeavour to ensure that our data are always kept accurate, complete and up to date in accordance with the prevailing statutory provisions. It may therefore be necessary in certain cases (e.g. where data are missing or no longer up to date) for Swiss Life to obtain data from third parties (e.g. communications service providers) or to the extent required from information bureaux.

To the extent necessary for contract processing and/or administration, Swiss Life may also forward your data to companies of the Swiss Life Group and obtain certain data about you from public authorities.

11 Duration of processing, storage and deletion of your personal data

We process and store your personal data in the area of mortgage business as long as it is necessary for the fulfilment of our contractual and legal obligations or for the purpose requiring such processing, i.e. for the duration of the entire business relationship (from initiation, processing to termination of a contract) and beyond, in accordance with the statutory retention and duty to keep records.

In this process it is possible that personal data will be retained for the period in which claims against Swiss Life can be asserted and to the extent that Swiss Life is otherwise obliged to do so by law or is required to do so for business purposes (e.g. for proof and verification purposes).

As soon as your personal data are no longer required for the aforementioned purposes (no. 3), they will generally be deleted or anonymised as far as possible. Operational data (e.g. system protocols, logs) are generally subject to shorter retention periods.

12 Your rights (rights of affected persons)

We would be happy to provide you with information free of charge as to whether Swiss Life processes your personal data. If this is not the case, you will receive a negative notice from us. If we process personal data about you, we usually transmit the information provided for by the Federal Act on Data Protection by the means of communication through which you submitted your request.

In addition, you have the right to the disclosure and transmission of the data in a standard electronic format, provided that the legal requirements under Art. 25a FADP are met. Should the need for the provision or disclosure of information be manifestly unfounded, in particular due to a formal law, overriding interests of third parties or for other reasons, we are entitled to refuse, restrict or postpone the provision or disclosure of the information.

You may further request that incorrect personal data be corrected, unless a legal requirement prohibits the change. In addition, in accordance with legal requirements, you may in particular request that certain data processing be prohibited, that certain disclosure of personal data to third parties be prohibited or that personal data be deleted or destroyed.

As a rule, exercising your rights requires that you clearly prove your identity (e.g. by means of a copy of your identification document) and that you submit your application in writing for documentation purposes.

To assert your rights, you can contact us at the address indicated in the "Controller for Data Processing and Data Protection Officer of Swiss Life" (see above) or by e-mail at datenschutz@swisslife.ch.

13 Right of modification

Swiss Life reserves the right to modify this data protection consent form at any time without prior notice, especially to take account of current statutory provisions and changed business procedures.

The version published here applies in every case.